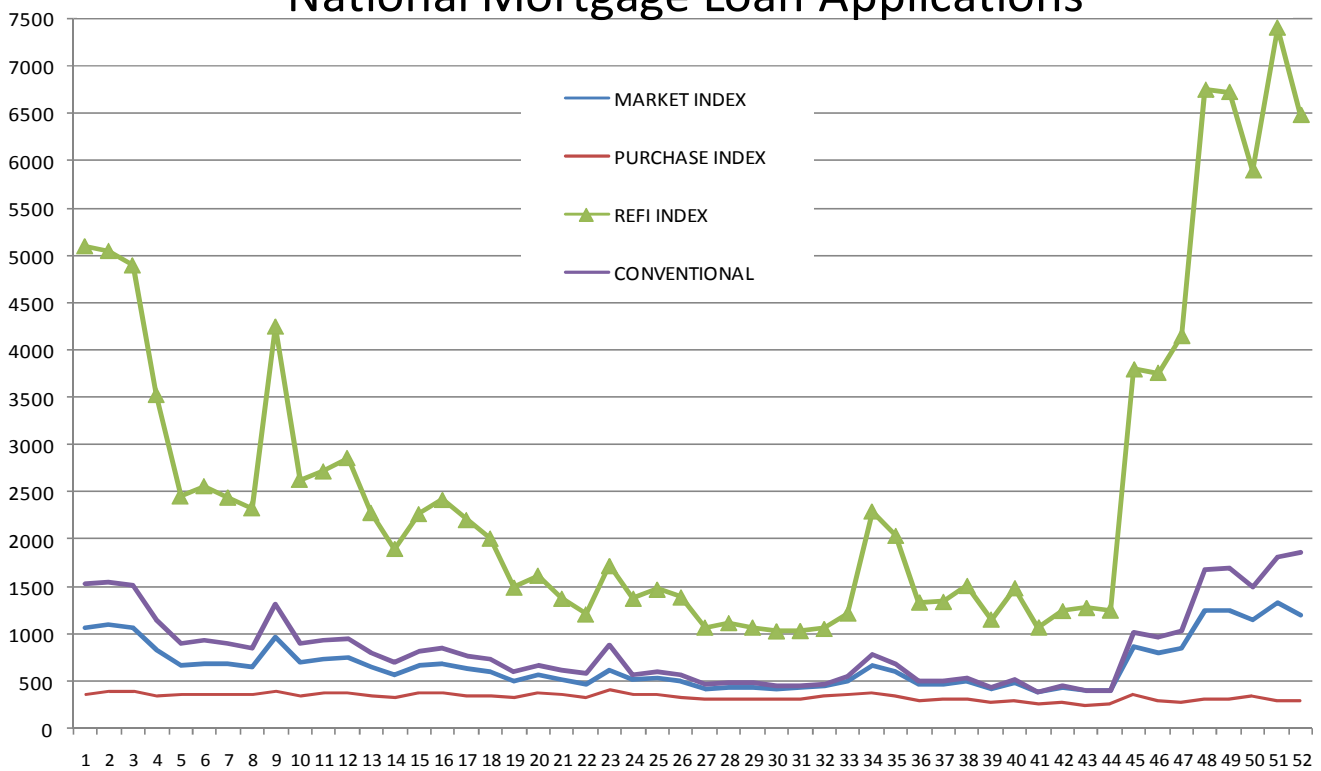
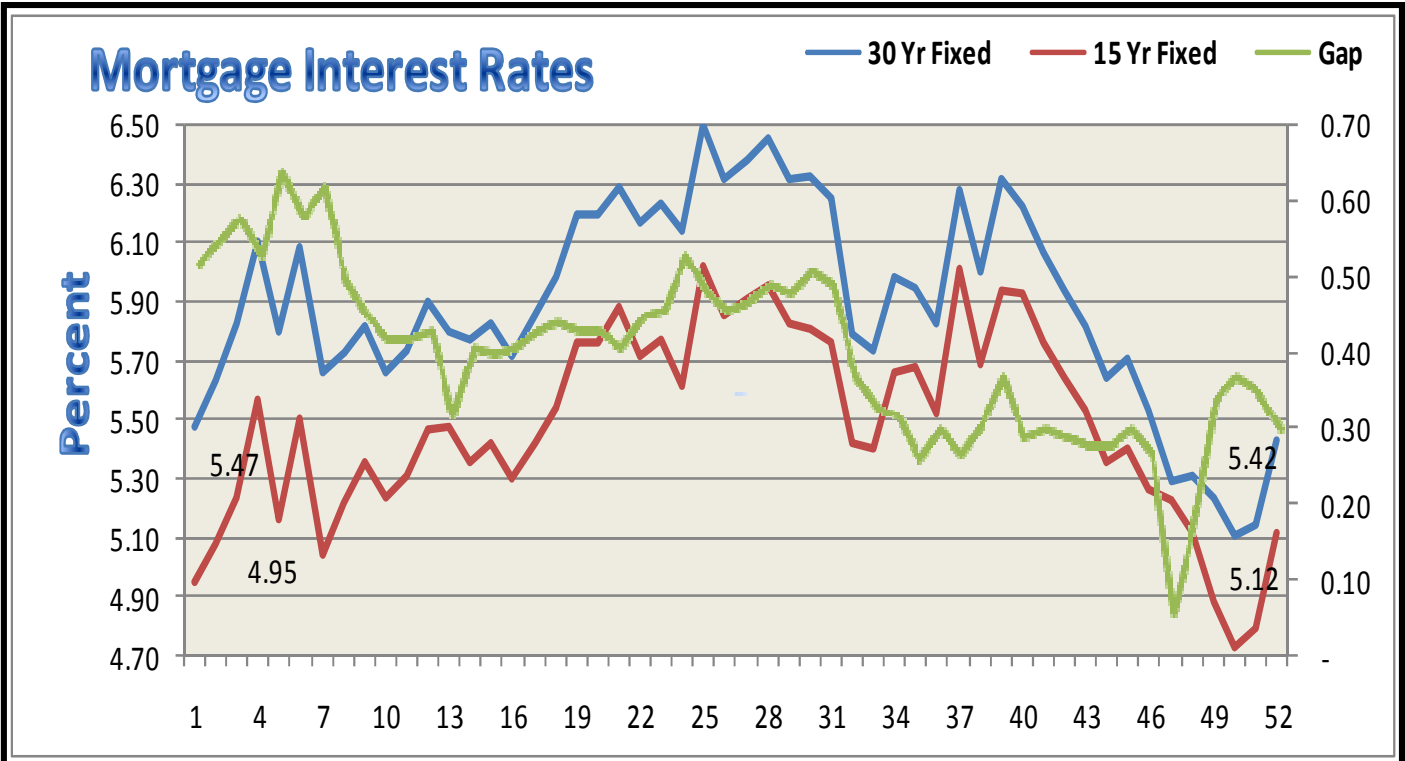


South Ogden	801 475-4410	Layton	801 773-9806
Salt Lake	801 264-0700	Sandy	801 208-2000
Tooele	435 882-5510	Grantsville	435 884-3221
Orem State St.	801 932-1013	Orem Center St.	801 221-9277
Spanish Fork	801 794-2115	Park City	435 649-6655
Cedar City	435 586-5601	St. George	435 634-5080
West Haven (Corporate offices) 2037 West Commerce Way, Ogden, UT 84401 - 801 399-3544			

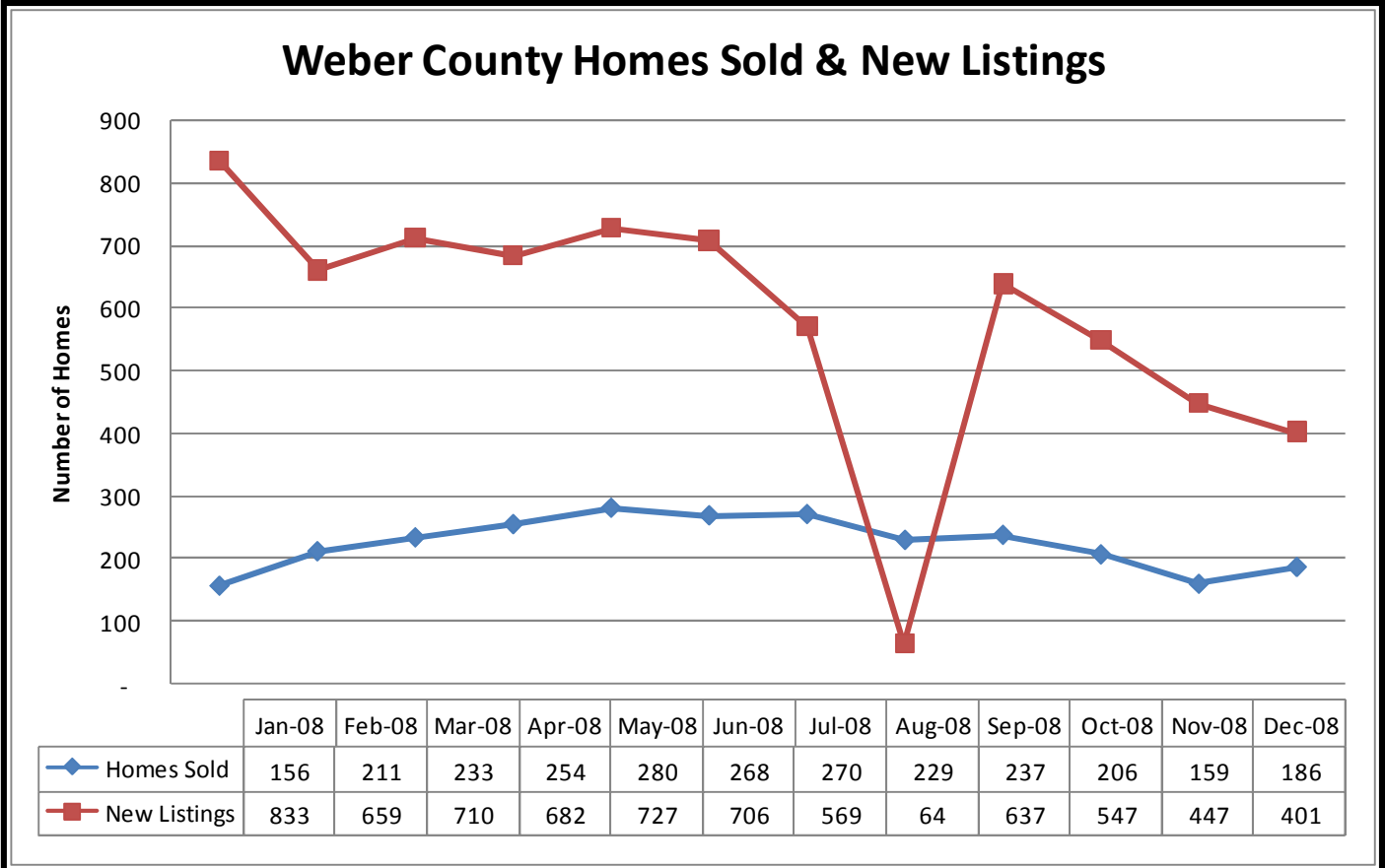
National Mortgage Loan Applications



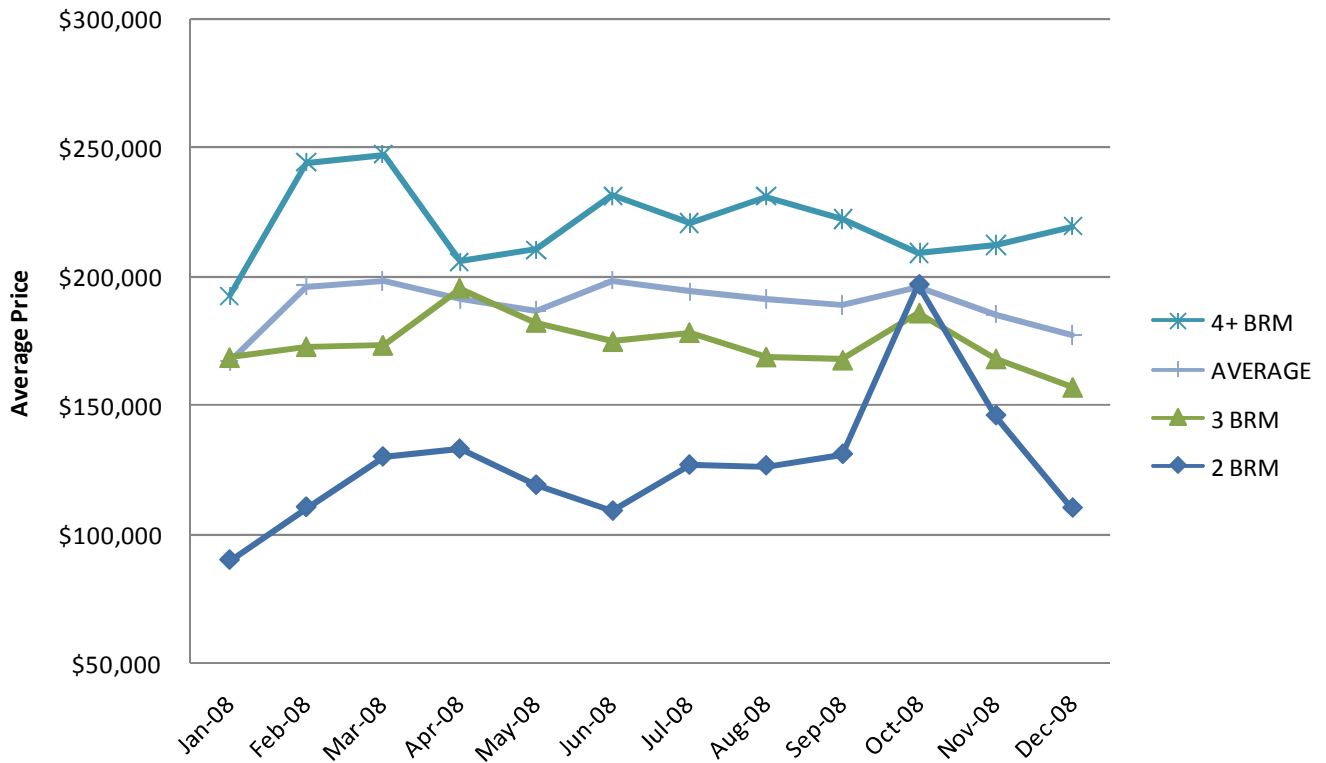
Seasonally adjusted indices from the Mortgage Bankers Association of America (MBA) shows the major loan application indices for the past 52 weeks. For the week ending January 19, 2009 all indices decreased an overall average of -4%. The Refi Index was down -12%, the Conventional Index up 3%, the Market Index down 10%, and the Purchase Index up 2.5%. For more information go to www.mortgagebankers.org.



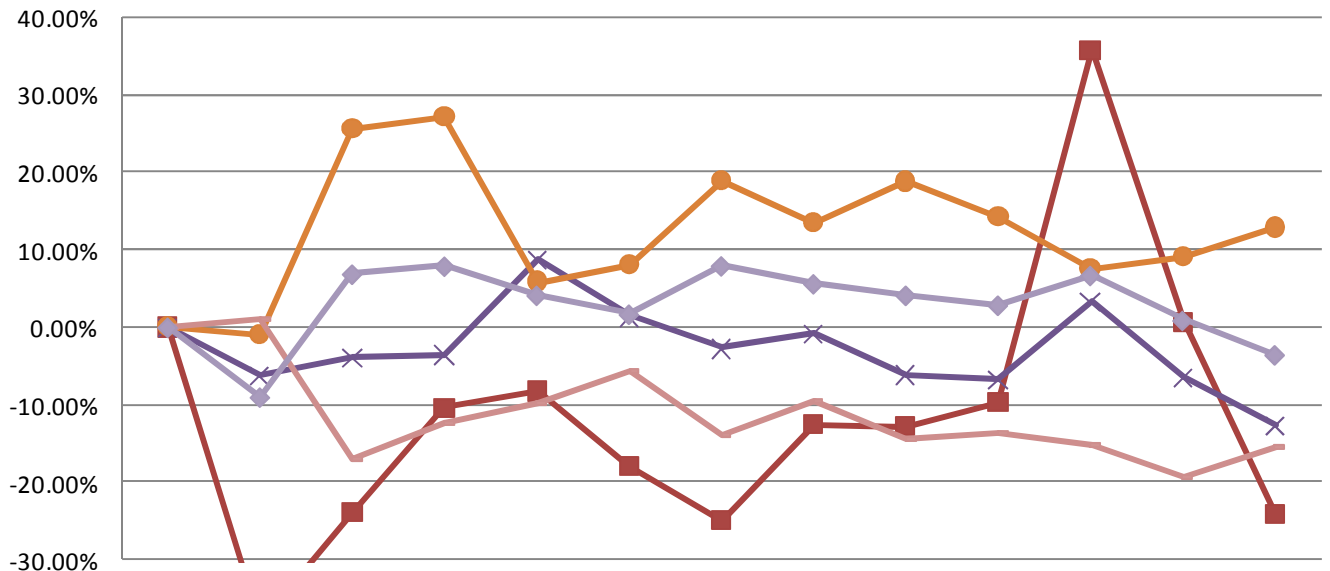
The Bankrate.com average mortgage interest rates are 5.42% and 5.12% for 30 year and 15 year mortgages, respectively.
 Freddie Mac reports mortgage rates from its weekly survey at 5.1% for a 30 year mortgage, 4.83% for the 15 year mortgage, and 4.85% for the 1 year ARM.



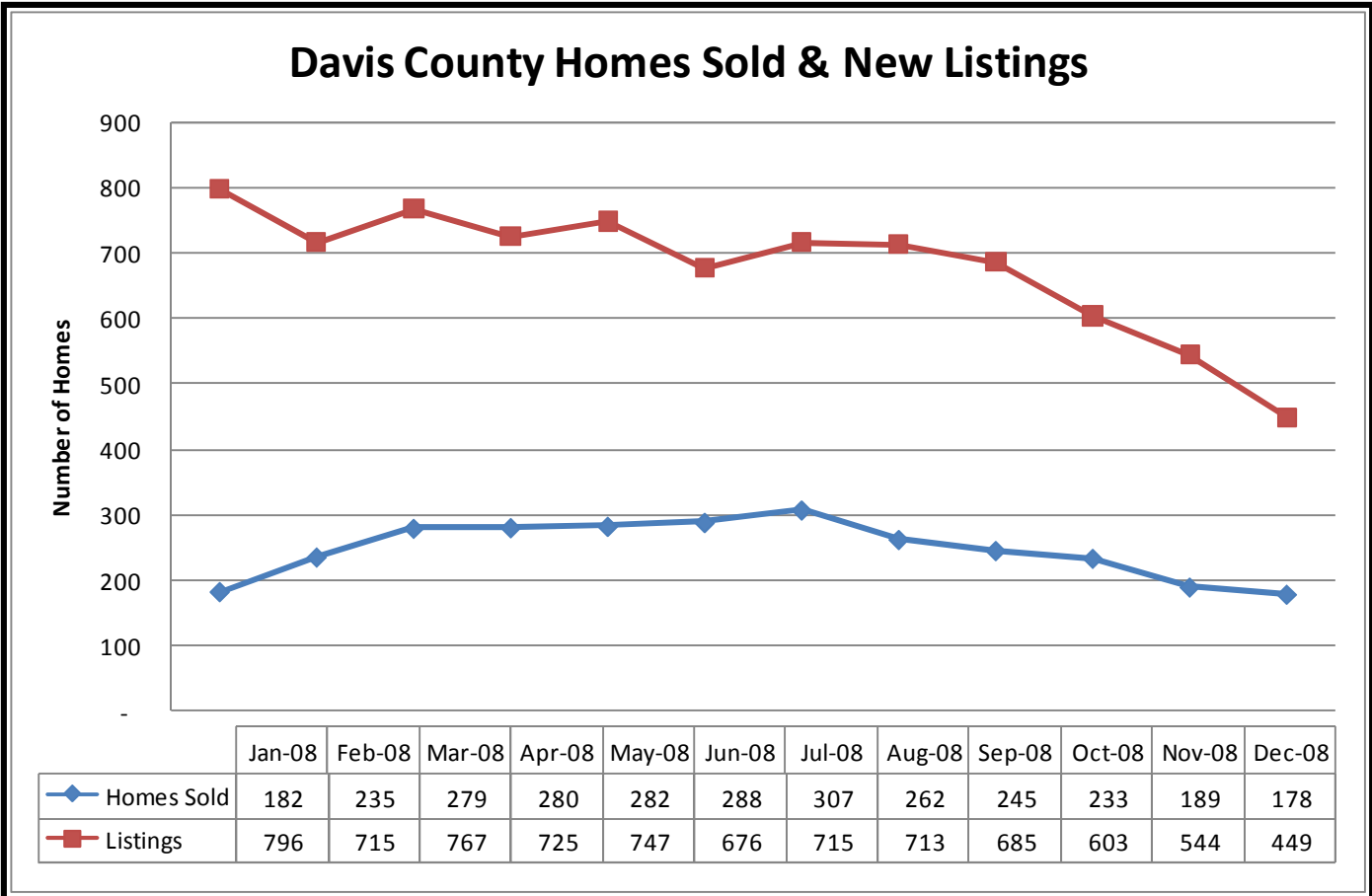
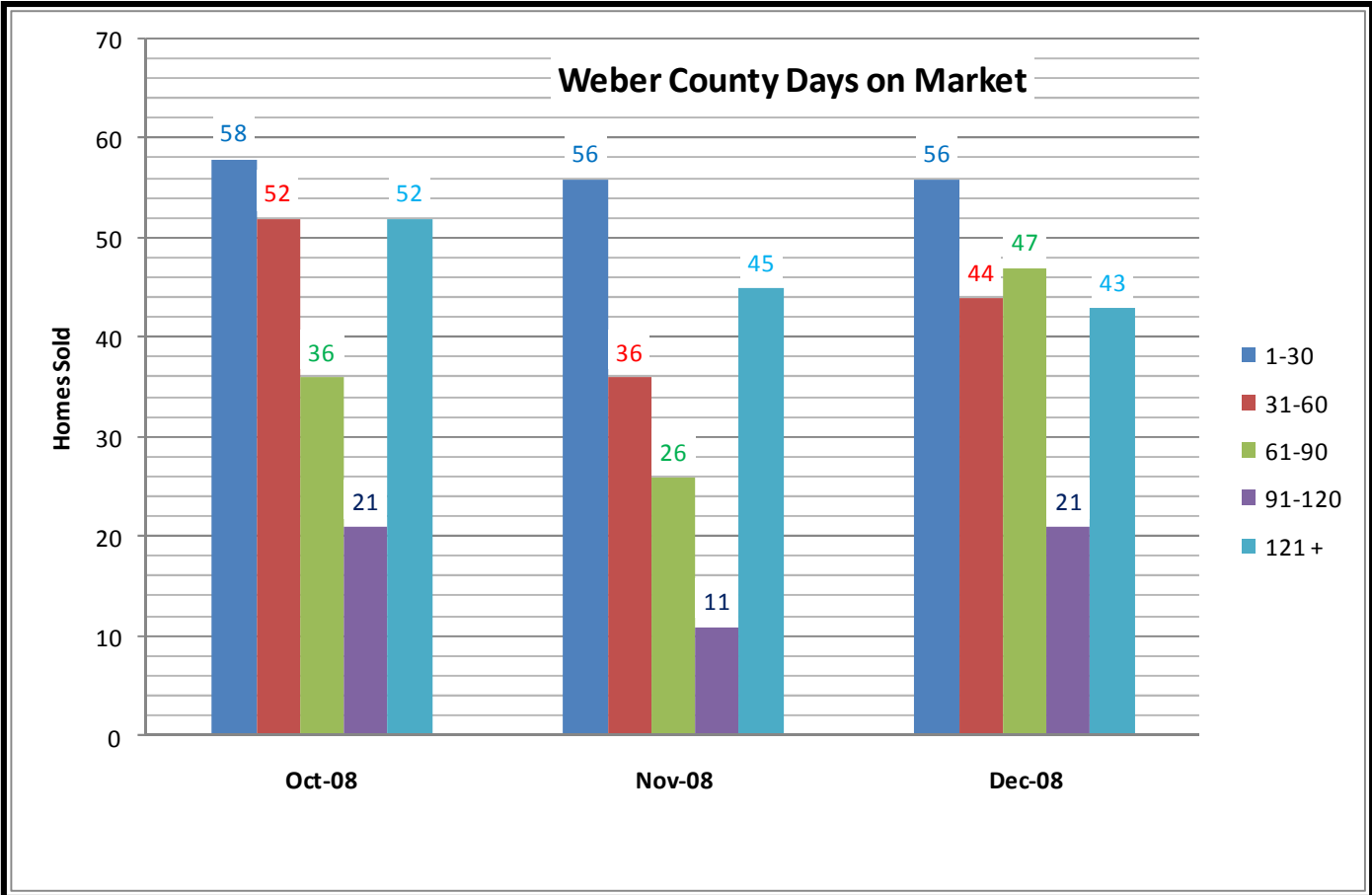
Weber County Average Sales Price



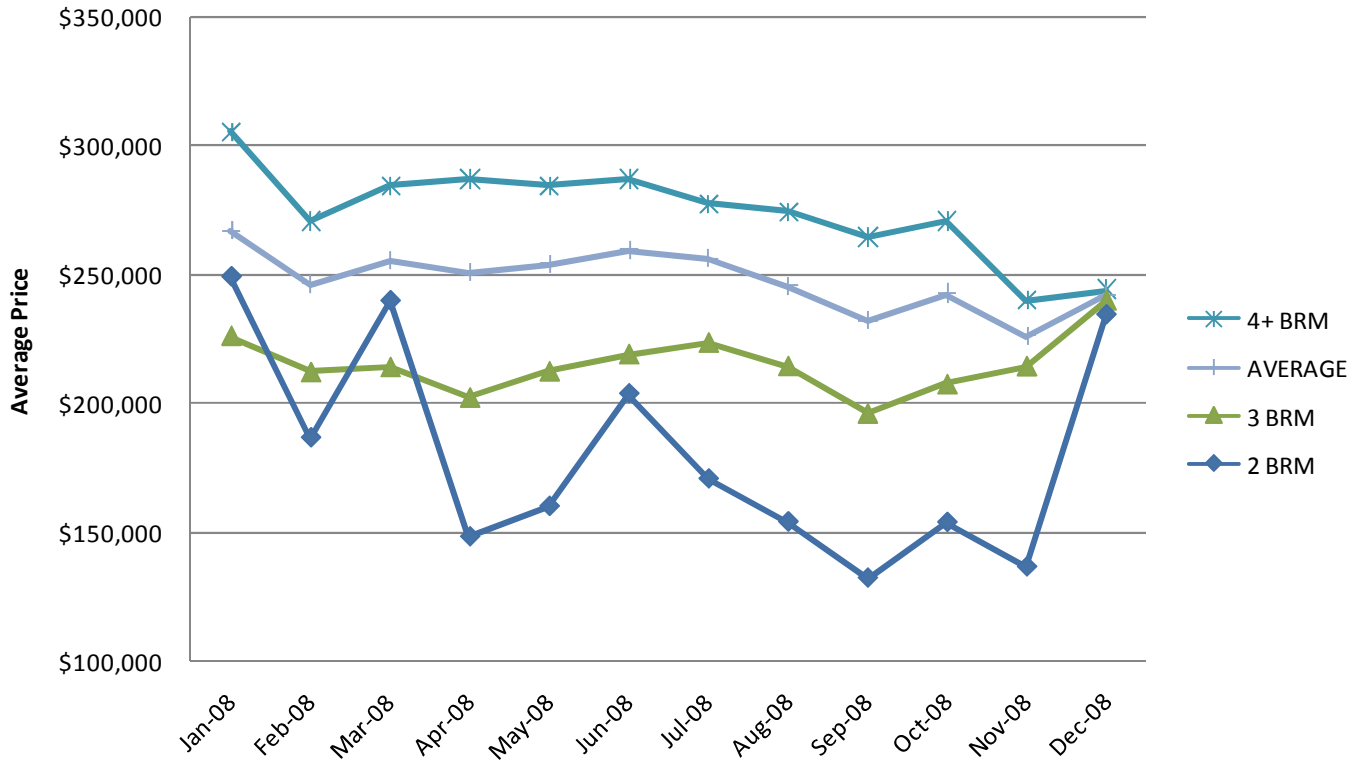
Weber County Percent Increase - Sales Price



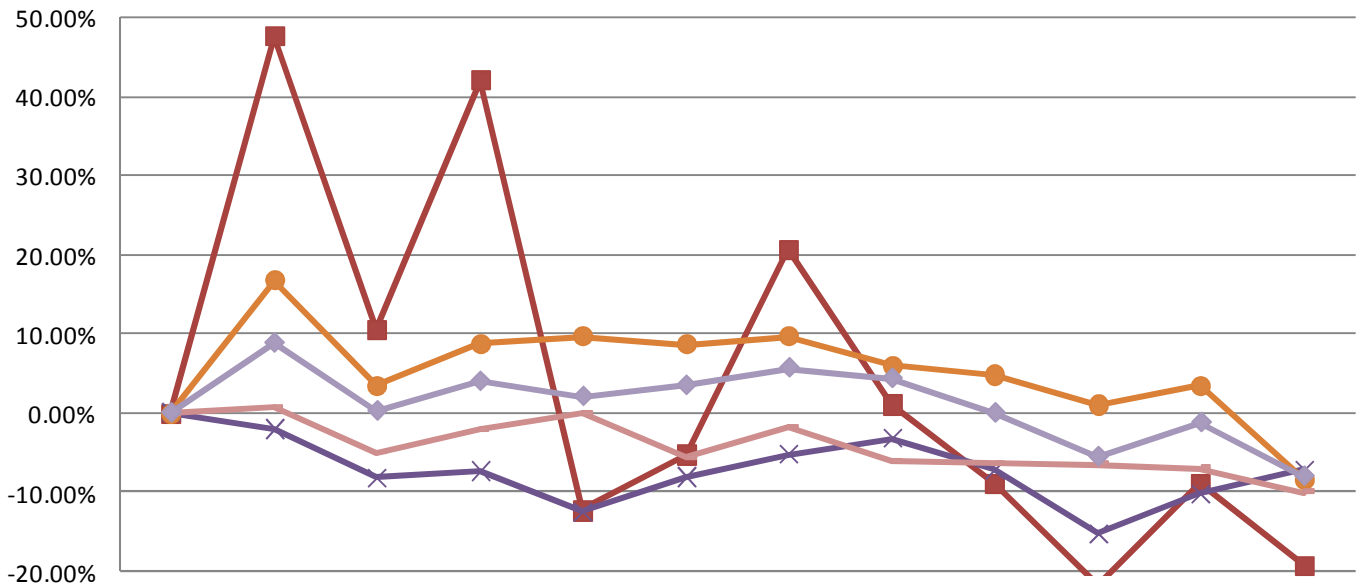
	Dec-07	Jan-08	Feb-08	Mar-08	Apr-08	May-08	Jun-08	Jul-08	Aug-08	Sep-08	Oct-08	Nov-08	Dec-08
2 BRM	0.00%	-38.15%	-23.98%	-10.44%	-8.36%	-18.05%	-24.98%	-12.64%	-12.82%	-9.73%	35.79%	0.66%	-24.17%
3 BRM	0.00%	-6.22%	-3.87%	-3.57%	8.70%	1.39%	-2.75%	-0.85%	-6.11%	-6.75%	3.35%	-6.51%	-12.66%
4+ BRM	0.00%	-0.90%	25.66%	27.09%	5.84%	8.13%	18.93%	13.49%	18.80%	14.23%	7.57%	9.08%	12.84%
Listings	0.00%	1.06%	-17.06%	-12.44%	-9.72%	-5.54%	-13.82%	-9.47%	-14.30%	-13.72%	-15.22%	-19.30%	-15.41%
Avg	0.00%	-9.03%	6.88%	7.90%	4.14%	1.69%	7.94%	5.63%	4.14%	2.85%	6.71%	0.89%	-3.55%



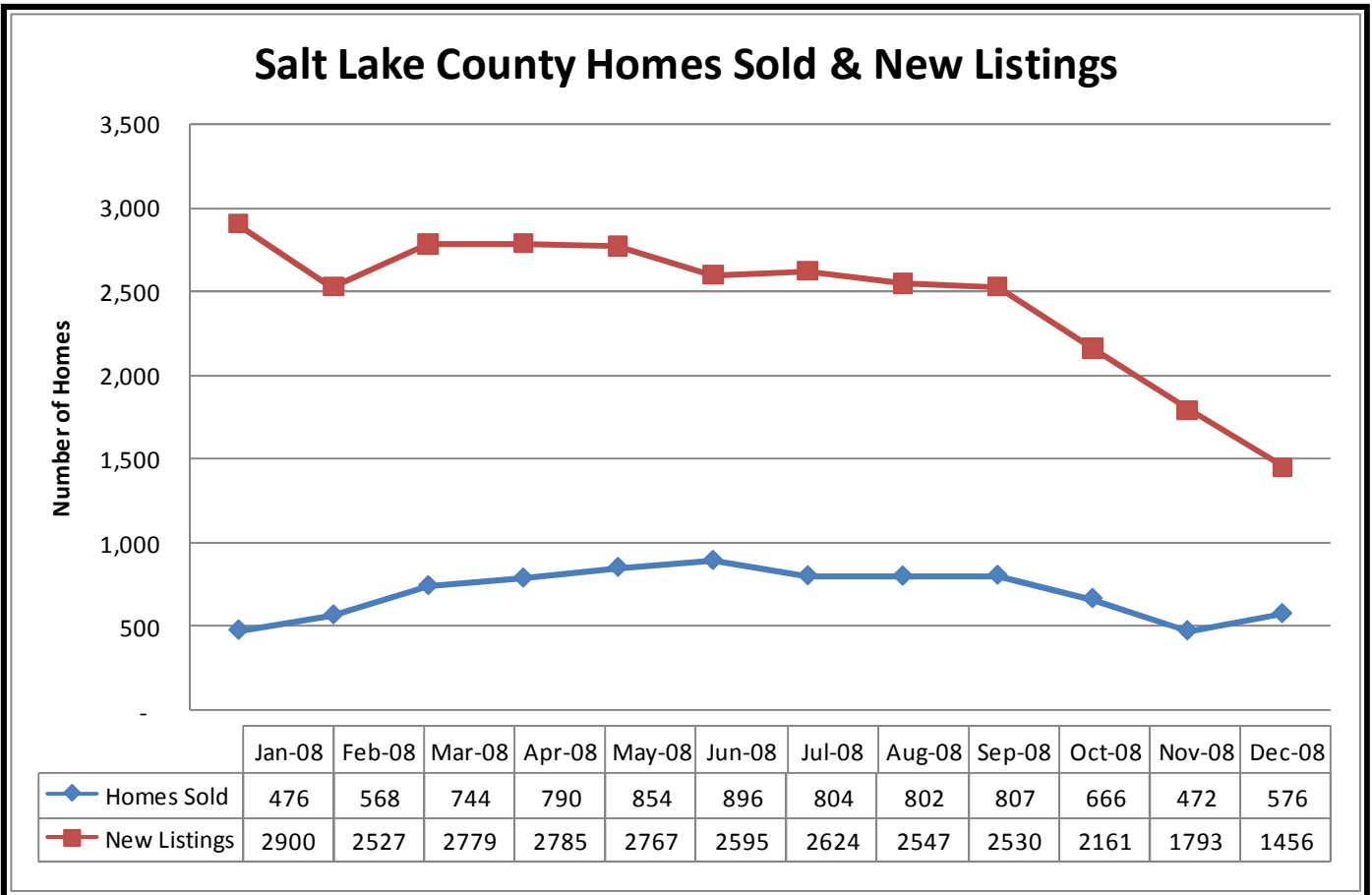
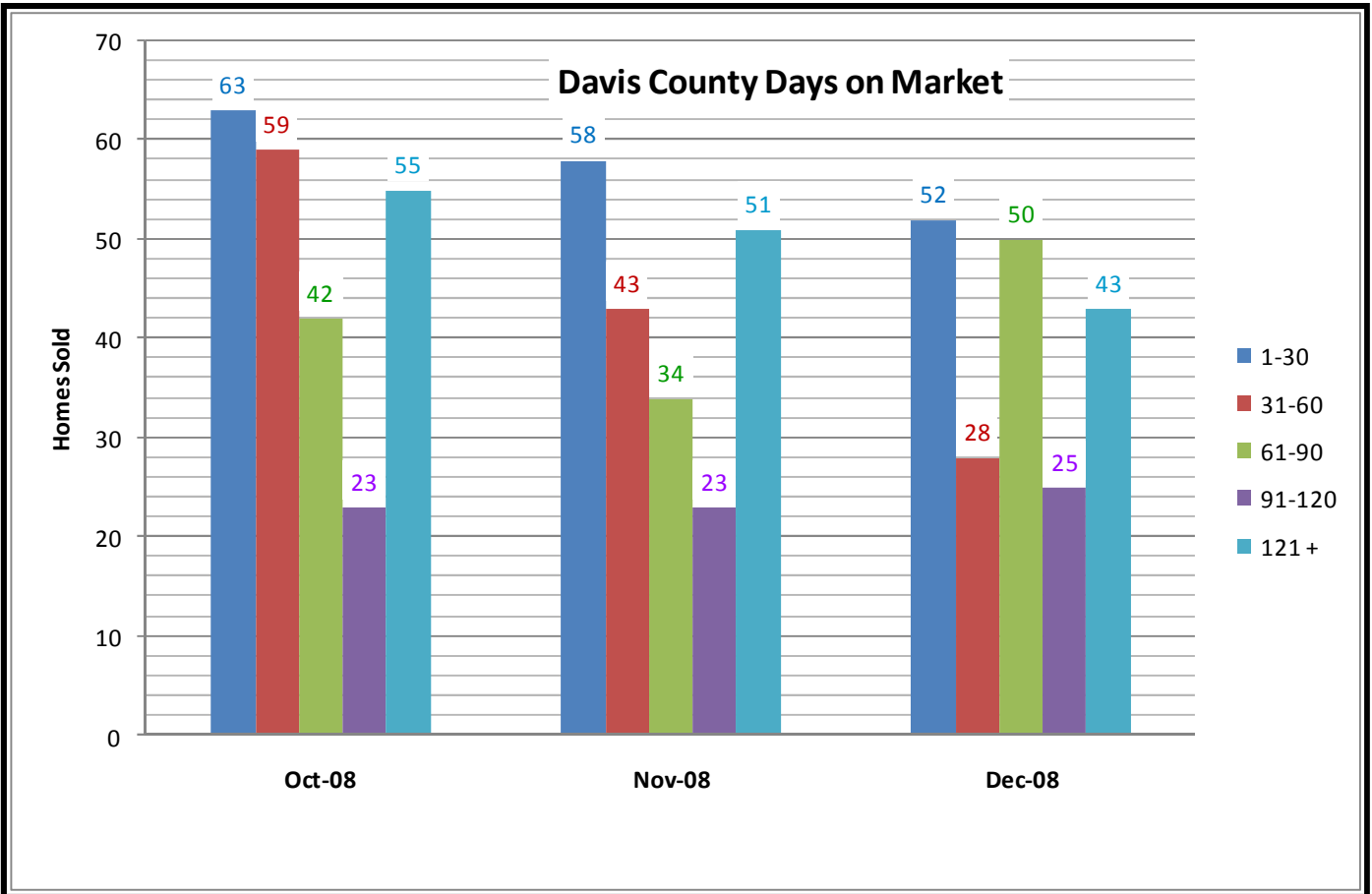
Davis County Average Sales Price



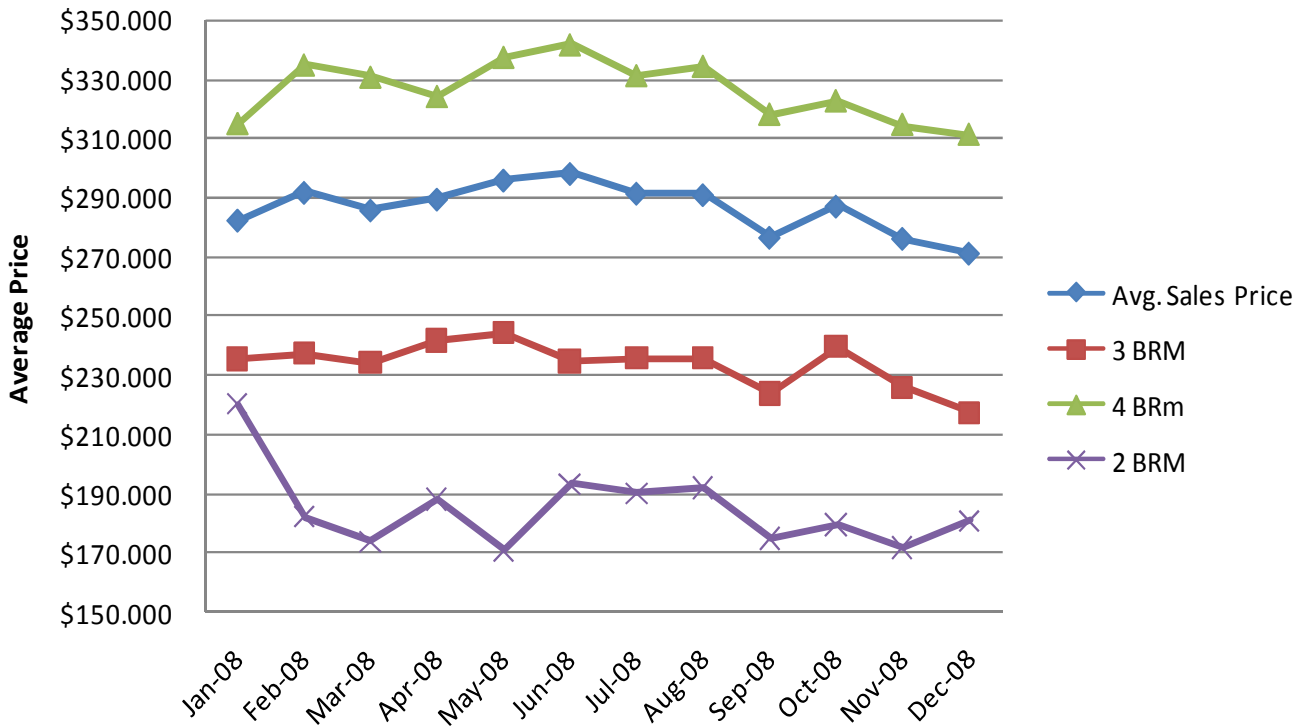
Davis County Percent Increase - Sales Price



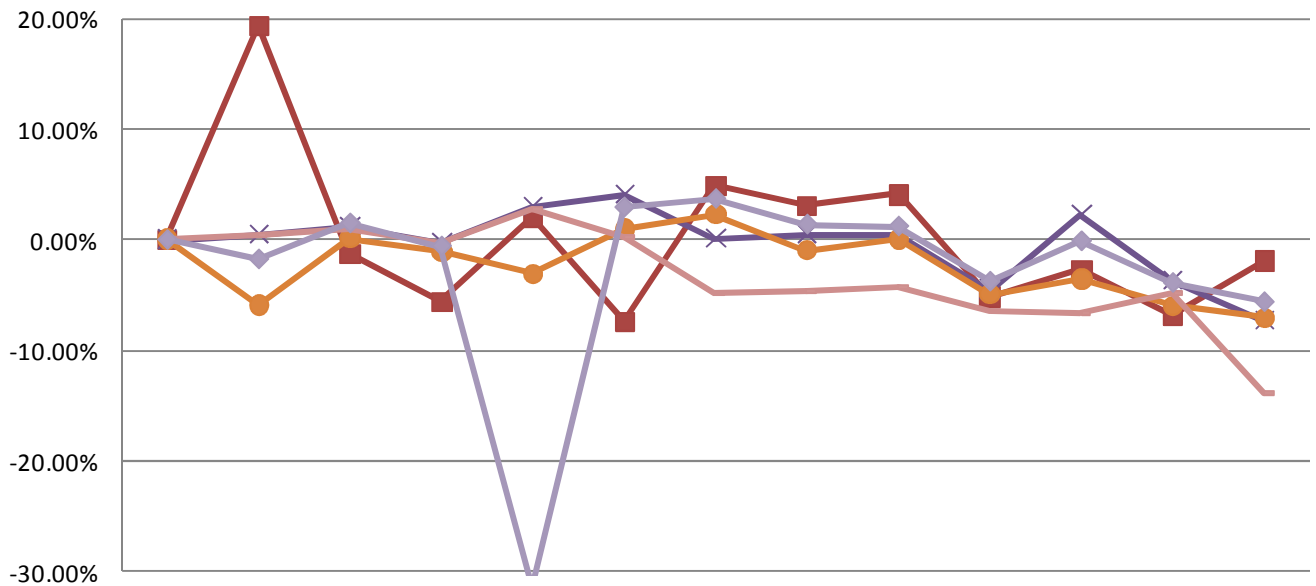
	Jan-08	Feb-08	Mar-08	Apr-08	May-08	Jun-08	Jul-08	Aug-08	Sep-08	Oct-08	Nov-08	Dec-08
2 BRM	0.00%	47.61%	10.51%	42.07%	-12.29%	-5.28%	20.67%	1.05%	-8.85%	-21.80%	-8.98%	-19.22%
3 BRM	0.00%	-2.11%	-8.20%	-7.34%	-12.47%	-8.07%	-5.18%	-3.25%	-7.19%	-15.15%	-10.22%	-7.19%
4+ BRM	0.00%	16.72%	3.46%	8.77%	9.73%	8.71%	9.77%	6.02%	4.80%	1.08%	3.45%	-8.30%
Listings	0.00%	0.78%	-4.98%	-1.97%	0.09%	-5.53%	-1.66%	-6.09%	-6.24%	-6.45%	-6.90%	-9.97%
Avg	0.00%	8.82%	0.25%	3.97%	2.07%	3.47%	5.68%	4.36%	-0.02%	-5.54%	-1.22%	-8.01%



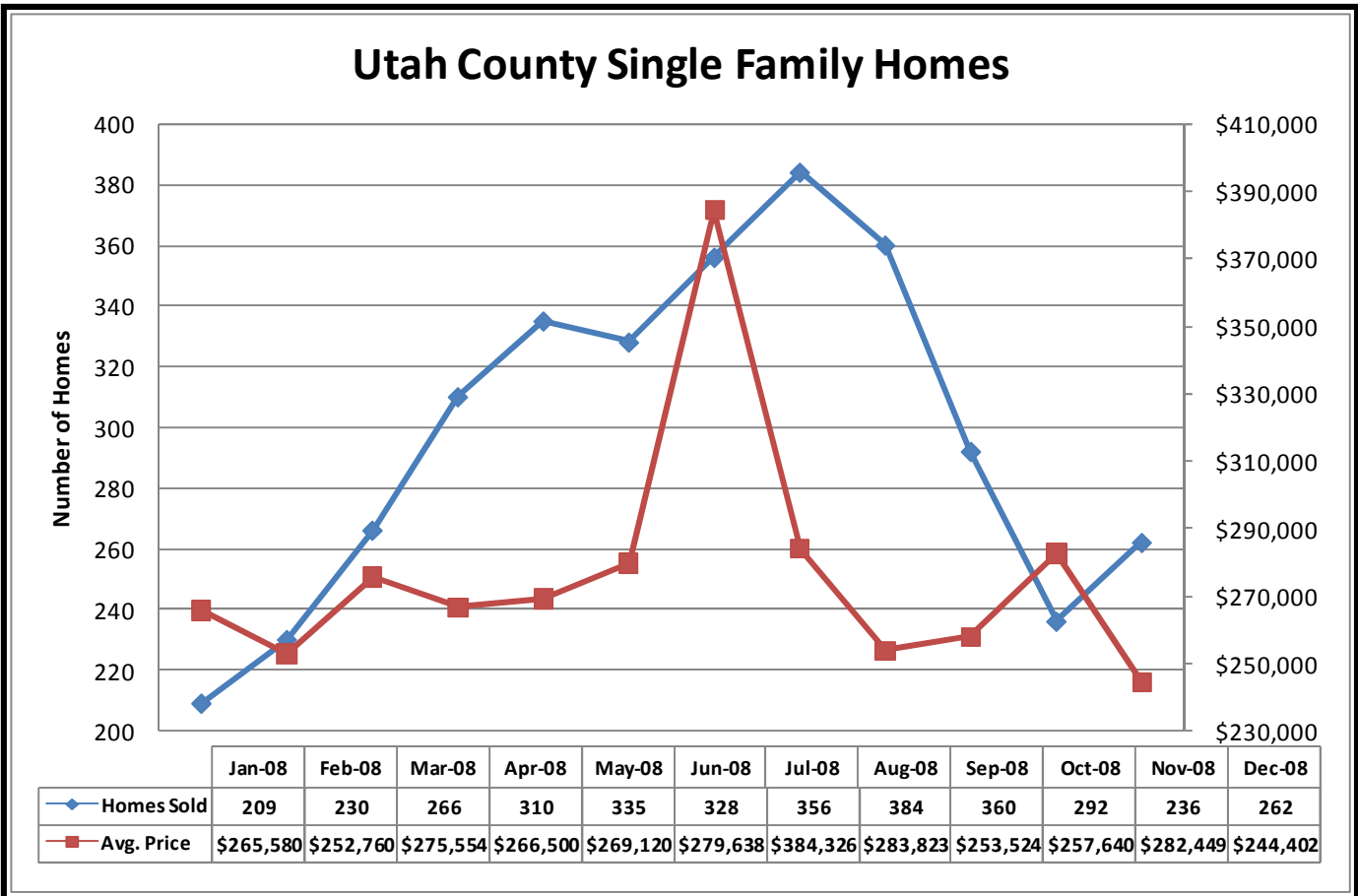
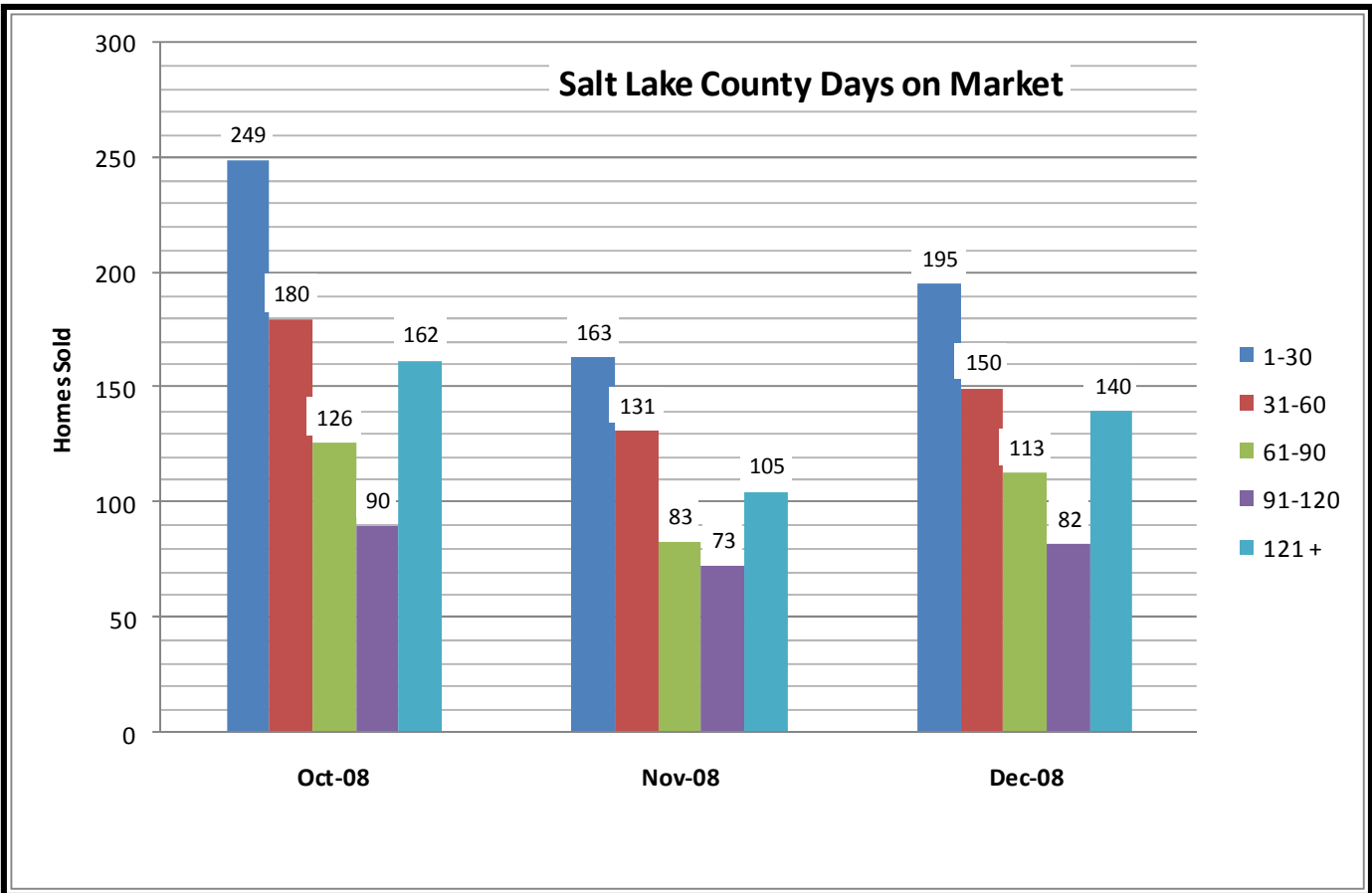
Salt Lake County Average Sales Price



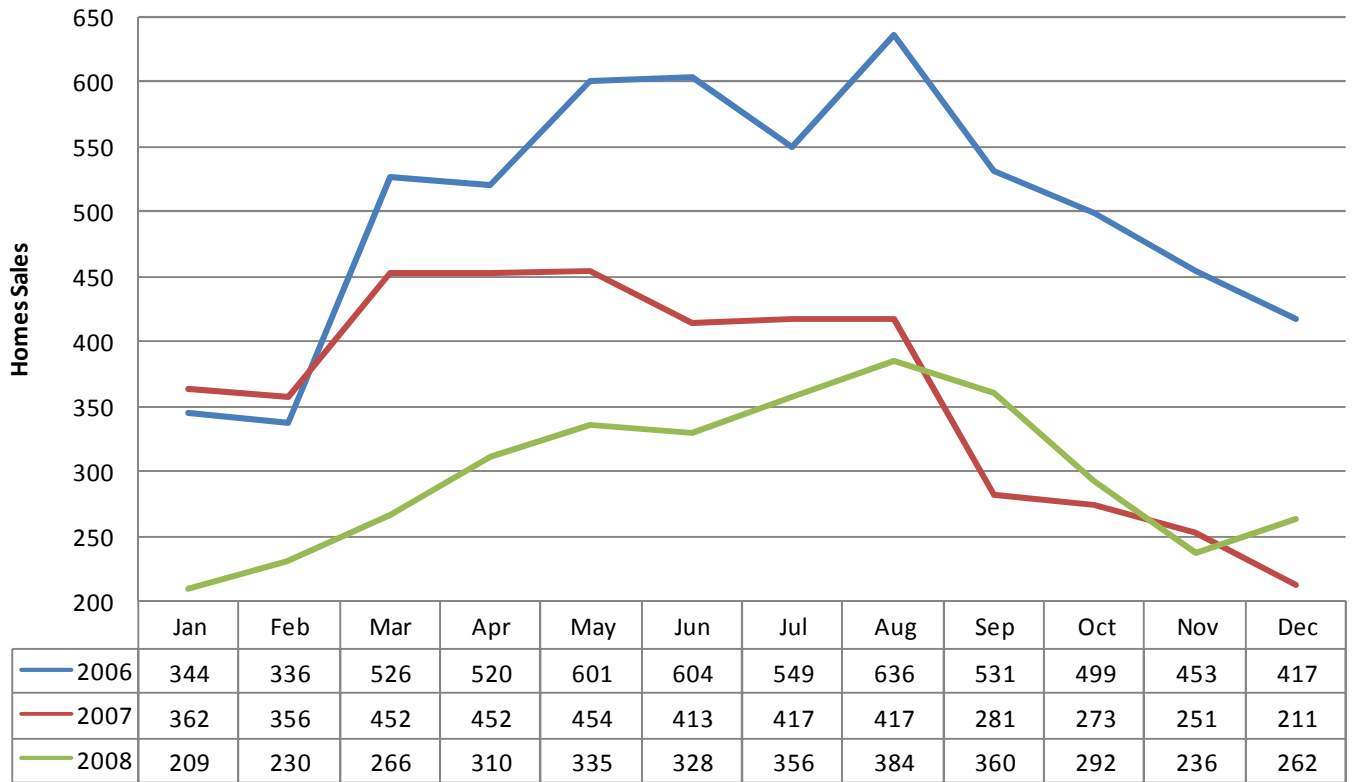
Salt Lake County Percent Increase - Sales Price



	Dec-07	Jan-08	Feb-08	Mar-08	Apr-08	May-08	Jun-08	Jul-08	Aug-08	Sep-08	Oct-08	Nov-08	Dec-08
2 BRM	0.00%	19.31%	-1.31%	-5.70%	1.98%	-7.43%	4.79%	2.98%	4.06%	-5.18%	-2.70%	-6.95%	-1.92%
3 BRM	0.00%	0.40%	1.14%	-0.22%	2.95%	4.07%	0.05%	0.52%	0.48%	-4.55%	2.23%	-3.77%	-7.32%
4+ BRM	0.00%	-5.88%	0.14%	-1.12%	-3.10%	0.93%	2.21%	-0.96%	0.01%	-4.93%	-3.54%	-5.97%	-6.98%
Listings	0.00%	0.43%	1.03%	-0.27%	2.75%	0.15%	-4.88%	-4.58%	-4.22%	-6.33%	-6.61%	-4.86%	-13.80%
Avg	0.00%	-1.76%	1.49%	-0.58%	-31.47%	2.93%	3.71%	1.39%	1.22%	-3.77%	-0.12%	-3.90%	-5.63%



Utah County Single Family Home Sales



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